Impact of Interventions on the Performance of Self-Help Groups in Agra District

A

Synopsis

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In

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Submitted by

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1.0 Introduction

Veeramuthu, (2013) stated that ever since independence, India's main social objective has been to get rid of the appalling poverty of the majority of it's people. A number of innovative schemes have been launched in this direction. Indian government has taken a lot of initiatives to strengthen the institutional credit system and develop programs. Formal sector credit agencies find it difficult to serve the rural population. Ensuring access of reasonably priced financial services to the poor and the needy should be the main principle of institutional credit theory. In India various models and innovations have been experienced by various agencies in pursuit of augmenting their outreach to the poor.

1.1 Self-help group (SHG)

National Bank for Agriculture and rural development (NABARD) is an apex development finance institution fully owned by Government of India in 2018 stated that SHG (Self-help group) are small informal group of 10-20 individuals, who are homogenous with respect to social and economic background. They come together voluntarily for promoting saving habits among members and for a common cause to raise and manage resources for the benefit of group members.

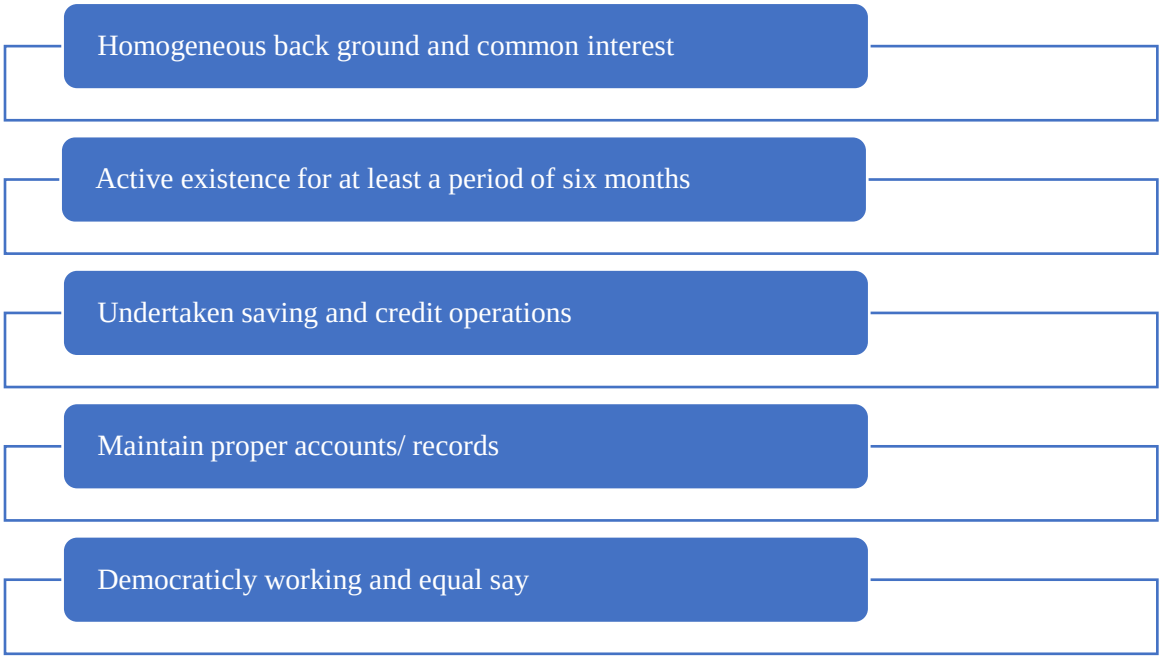
1.2 Origin of SHG movement

Bapurao, (2010) stated that the concept of SHG serves the principle "by the women, of the women and for the women." The origin of SHG is the brainchild of Gramin Bank of Bangladesh, which was found by an economist Prof Mohammed Yunus of Chittagong University in the year 1975. This was exclusively established for the poor . SHG is a small economically homogeneous and affinity group of rural poor which is voluntarily ready to contribute to common fund to be lent to it's members as per group decision.

1.3 Basic features of SHGs

The basic features of SHGs as suggested by NABRAD, (2018) are given below.

- **Size of SHG:** SHG are small informal group of 10-20 individuals, who are homogenous with respect to social and economic background and come together voluntarily for promoting saving habits among members and for a common cause to raise and manage resources for the benefit of group members.
- **Characteristics of the SHG:** Some of the basic characteristics for provision of credit by the bank to the SHG group are further stated.


Homogeneous back ground and common interest
Active existence for at least a period of six months
Undertaken saving and credit operations
Maintain proper accounts/ records
Democraticly working and equal say

- **Opening of savings bank account:** The SHGs, which are informal and unregistered groups engaged in promoting saving habits among their members are eligible to open savings bank account with banks.
- **Quantum of Loan:** SHGs may be sanctioned saving linked loans by banks (varying from a saving to loan ratio of 1:1 to 1:4). However, in case of matured SHGs, loans may be given beyond the limit of four times the savings as per the discretion of the bank.
- **Documentation:** Keeping in view the nature of lending and status of borrowers, the banks normally prescribe simple documentation for lending to SHG.

- **Presence of defaulters in SHGs:** The defaults by a few members of SHGs and their family members to the financing bank should not ordinarily come in the way of financing SHGs per se by banks, provided the SHG is not in default . However, the bank loan may not be utilized by the SHG for financing a defaulter member to the bank.

1.4 Objectives of self-help groups

As suggested by Bapurao, (2010) the following are the main objectives of self-help groups.

- To inculcate the habit of saving and banking habit among the rural women.
- To build up trust and confidence between the rural women and the bankers.

• To develop group activity so that various welfare and developmental programmes can be implemented in a better way with the participation of these women groups.

• To achieve women and child welfare programme goals by actively involving these women groups in universal immunization programme, small family norm, universal elementary education etc.

1.5 Women empowerment through SHGs

Devi, (2017) stated in her study that even though half of the global population is constituted by women, men enjoy a higher social, economic and political status when compared to women. Women are expected to confine to household environment being deprived of their rights. They have been confined to the four walls of the household, over-burdened with domestic works and controlled of their mobility and personal freedoms by the men of the household since time immemorial. So, women have lagged behind in the fields of education, skill development, employment and their work is greatly undervalued in economic terms. Obviously, they lack the power of decision making either in family or at the community level.

1.6 Need of the study

The present study is taken up with the objective of empower women and to find out the reasons of low performance of formulated SHGs. The study would attempt to improve the status of SHGs by providing few interventions.

The proposed title of the present study hence emerges as: -

"Impact of interventions on the performance of Self-Help Groups in Agra District"

The topic is very vast therefore the following objectives have been framed.

1.7 Objectives of the study

1- To analyse the performance of existing SHGs and study the welfare and developmental programmes undertaken by the selected SHGs and their members.

2- To study the impact of self-help group formation on women and child welfare programme and the habits of saving and banking.

3- To provide interventions related to the livelihood or any other areas in order to improve the performance of SHGs and study it's impact.

4- To study the development of trust and confidence level of the selected SHG members after intervention.

5- To examine the challenges and problems of selected SHGs in Agra District and suggest appropriate solutions for the problems and performance of SHGs.

1.8 Operational definition

- **SHG-** Self Help Group (SHG) is defined as "small, economically homogeneous affinity group of rural poor women, voluntarily formed to save and mutually contribute to a common fund to be lent to it's members decision." Amirthavalli, (2016).
- **Performance-** Performance refers to how well an activity or job is done. (Cambridge Dictionary)

1.9 Delimitations of study

The delimitations of the present study are as follows:

1. The SHGs will be selected from Agra district only.
2. In the present study SHGs will be selected from urban areas only.
3. In the present study the information will be collected from 200 SHGs only.
4. The number of selected SHGs for intervention will be 20 only.
5. In the present study only willing and needy SHGs will be selected for intervention.

2.0 Review of literature

Keeping in view the nature of the present study, a brief review of available research findings are presented under the following fig 1

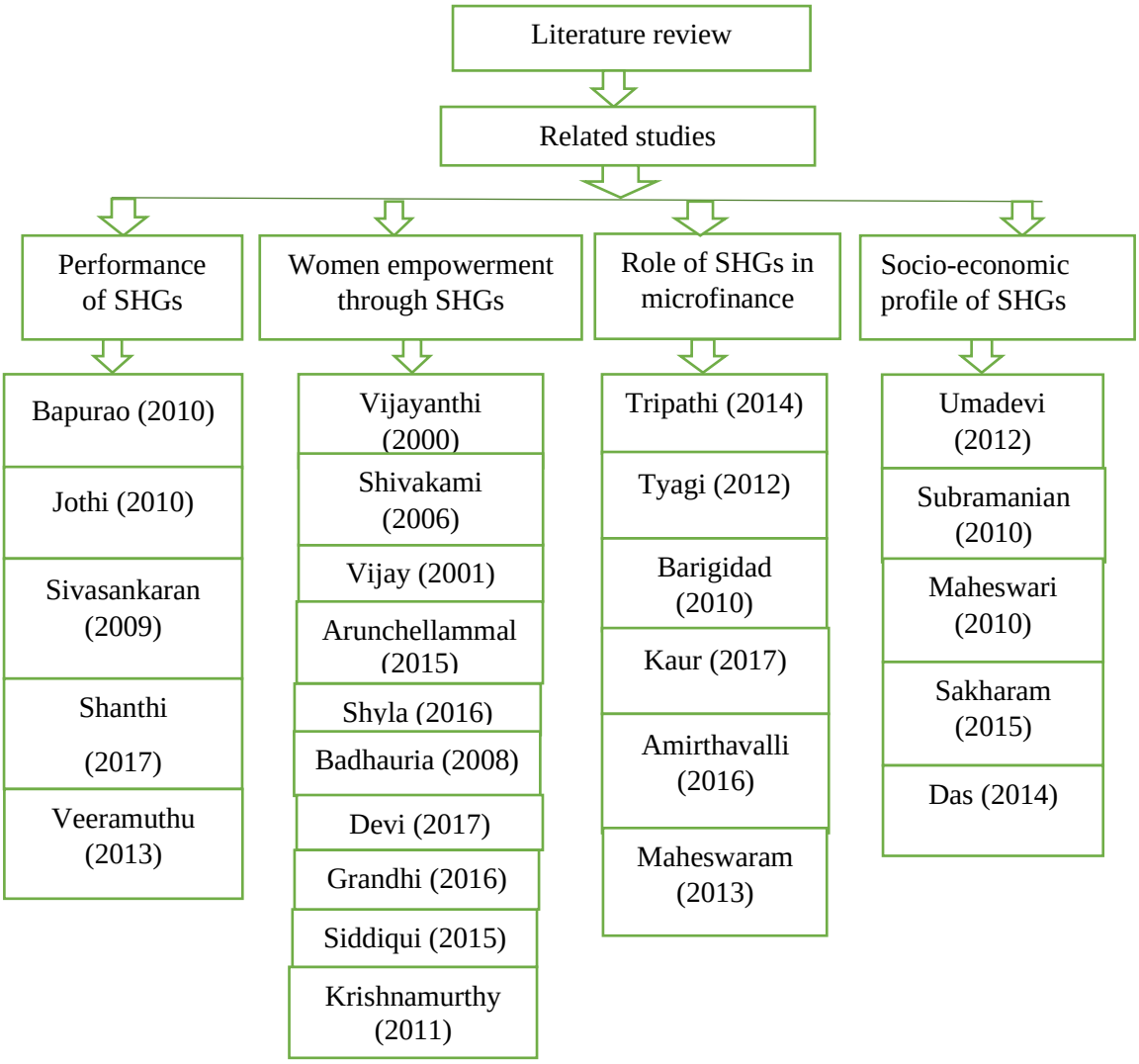


Fig. 1- Review of literature

Table 1- Finding of Review of literature

2.1 **Review related to performance of self-help groups**				
S.No	**Year**	**Researcher**	**Title of research**	**Major Findings**
1.	2010	Bapurao	A study of performance evaluation of women self -help groups with special reference to Jalna district	The study observed that change of leadership is a must for sharing the responsibilities by all members and generates leadership qualities in each member.
2.	2010	Jothi	Performance evaluation of self -help groups in the Nagapattinam district, Tamil Nadu	The study stated that SHG's had given higher importance to the banks and government in Nagapattinam district and SHGs were successful in enhancing the standard of living of members through improvement in their assets position.
2.2- Women Empowerment Through SHGs				
S.no	**Year**	**Researcher**	**Title of research**	**Major finding**

3.	2015	Arunchellammal	The study on status of women entrepreneur through SHGs in Chennai city Tamil Nadu India	The SHG movement is in the right direction towards eradicating the poverty of the people. The study suggests that 65.1 per cent of respondents got savings from the income of their own effort. According to the preferences given by the respondents, the business expansion stands first among the other variables because the main purpose of respondents is to start the micro business through SHGs.
4.	2008	Badhauria	Impact of self -help groups on socio-economic development of women in district Farrukhabad	The participation of youth members in SHGs was 41.7% and was significantly higher than the older women. The younger women are more enterprising and enthusiastic in joining the SHGs than old ones.
2.3 Role of Self- Help Groups in microfinance				
S.no	**Year**	**Researcher**	**Title of research**	**Major findings**
5.	2016	Amirthavalli	A study on micro finance through self-help groups in Pudukottai district.	Savings by SHGs in commercial banks was found to be the highest and savings of members involved were also remarkable. In respect of SGSY/NRLM schemes, commercial banks topped the lists with 12.33 lakhs members with a savings of Rs.1.58 lakhs. Similarly in respect of total women membership in SHGs also, commercial banks topped the list with 34.83 lakhs members and Rs.5.66 lakhs crores savings.
6.	2010	Barigidad	Working of micro finance mechanism: a study of selected self -help groups (SHGs) in Dharwad district	It is clear that micro-finance plays a significant role in improving the standard of living of the SHG members by mobilizing savings and making them empowered economically, socially and politically. The impact of micro-credit is analyzed on the basis of assets possession by members before and after joining SHG. The change in social status, opportunities to participate in major decisions and political changes also get affected.
2.4 Socio-economic profile of SHGs				
S.no	**Year**	**Researcher**	**Title of research**	**Major findings**
7.	2014	Das	Socio-economic empowerment of women through SHGs (IKP) : A case study of West Godavari District in Andhra Pradesh	The study concluded that the socio-economic activities of the SHGs have generated enormous collective strength among the women beneficiaries in a locality where women were covered under SHGs. The women acquired awareness and a new organizational strength which found expression in having more participation in political affairs. The study founded that the SHGs have provided a forum for women to discuss social matters that are happening

				around. In some groups it is compulsory to read newspapers in its meetings and to discuss the important news of the week. It enables them to see and know what is happening outside the house. It was also observed that, the formation of women in SHGs provides a new sense of self-confidence in the women, which ultimately led them to work hard and earn for a livelihood. Once women became aware of their rights and responsibility, empowerment automatically followed.
8.	2013	Maheswari	Socio-economic impact of self- help groups on dalit and tribal women: a study in Salem district, Tamil Nadu	It was observed from the study that, women's participation in the SHGs enabled them not only to gain self-confidence but also social, economical, political and psychological empowerment. Women's participation in decision-making in a family showed significant change.

3.0. Methodology

The present study will be an experimental based field research which aims to analyse the status of existing SHGs and empower them by skill upgradation and provide related livelihood opportunities in order to improve their performance.

3.1 Locale of the study

- In Uttar Pradesh there are 75 districts. Among these Agra district will be selected conveniently for the present study.
- In Agra district urban areas will be selected.

3.2-Sampling procedure

3.2.1-Sample selection

For the present study, data will be collected from members of selected SHGs of Agra district. Through convenient sampling SHGs registered in NULM (National Urban Livelihood Mission) of Agra district will be contacted. From the total number of SHGs, for exploratory phase 200 willing and interested SHGs will be selected through telephonic interview. This data will be taken from the office bearers (president and the treasurer) of the selected SHGs. Out of these 200 SHGs, only 10% would be selected for further intervention based on their performance. Hence for the intervention only 20 SHGs will be selected.

3.2.2- Criteria and size of sample

In the present study, initially data would be collected from 200 SHGs. The distribution of sample to be selected for the present study is described in table 2.

Table 2- Size of sample

S.No	Phase	No of SHGs selected	State	District	No of members Interviewed
1.	Exploratory Phase	200	U. P	Agra	Total 400 which would include two functionaries from each SHG (President and treasurer)
2.	Intervention Phase	20	U.P	Agra	200 members (every member of group to be included)

3.2.3- Sampling technique- The list of self-help groups in Agra districts will be collected from Nagar Nigam, Agra. After this, through convenient sampling 200 SHGs will be selected for exploratory phase.

3.3- Tool used

Structured Interview Schedule

In the present study the following interview schedule will be used.

- The details of parameters included in the applied tools to be used for the present study are given below.

Table 3 – Details of parameters and tool used

S.NO	Tool used	Parameters included
1.	Self-designed schedule	• Performance of SHGs. • Willingness of members to accept change. • Attitude of members towards SHGs. • Reasons of joining SHGs. • Area of interest of members. • Interactions of members with banks. • Challenges and problems of SHGs
2.	Parameters adapted from Siddiqui, (2015).	• Profile of SHGs members. • Benefits of SHGs for members. • Family and personal income and saving of members. • Skills related to livelihood.
3.	Parameters adapted from Grandhi, (2016).	• Characteristics of members. • Communications skills. • Managerial skills. • Trust and confidence level of members.

3.4-Phases of the study

The methodology to be adopted for the present study would be carried in four phases.

3.4.1- Phase I - Exploratory phase

3.4.2- Phase II- Pre intervention phase

3.4.3- Phase III - Intervention phase

3.3.4- Phase IV – Post intervention phase

3.4.1- Phase I: Exploratory phase

The exploratory phase is intended to analyse the status of the selected SHGs. This phase would also help to identify the SHGs which would be receptive to intervention during the second phase. The outline of exploratory phase is elaborated in fig 2.

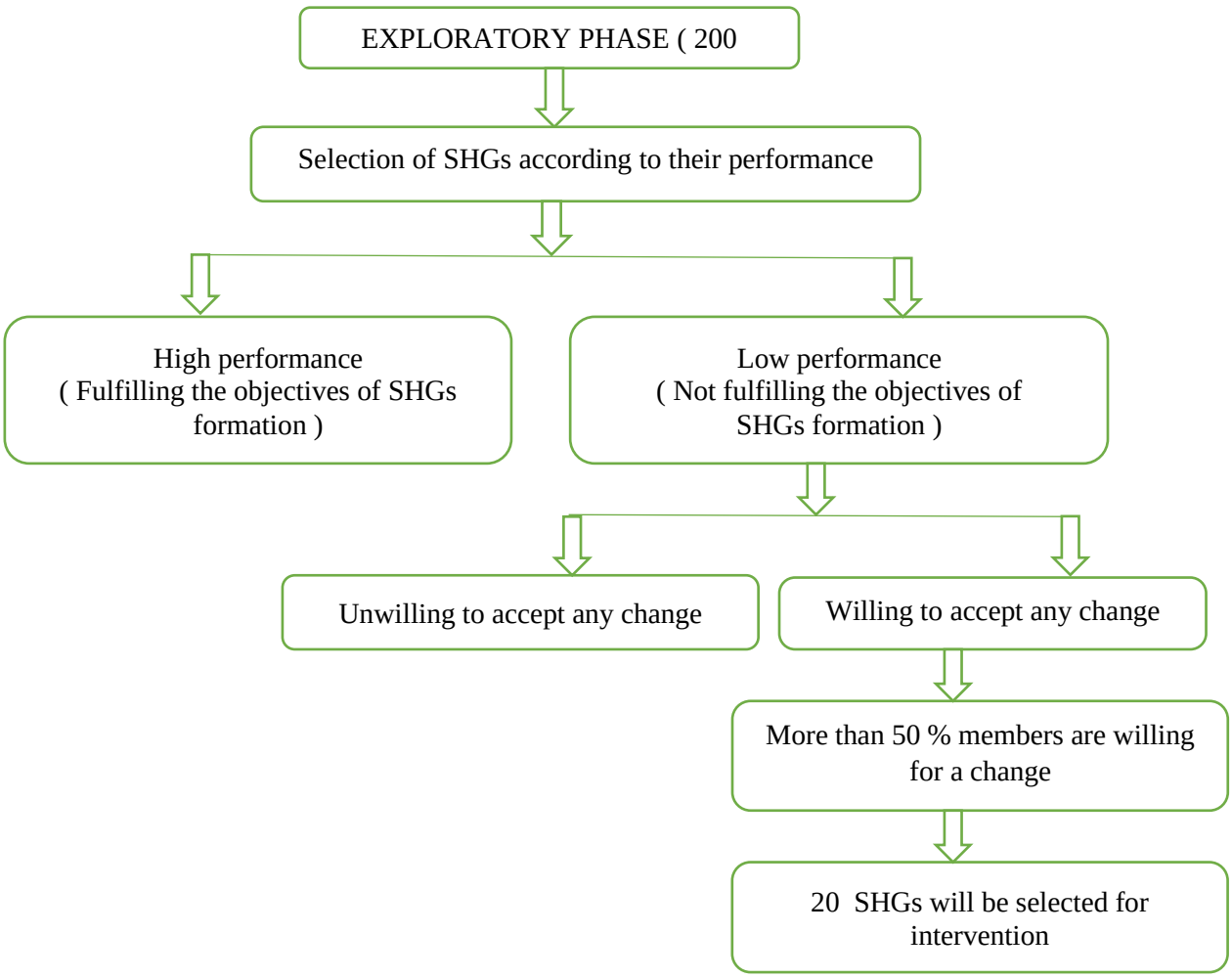

EXPLORATORY PHASE (200
Selection of SHGs according to their performance
High performance
(Fulfilling the objectives of SHGs formation)
Low performance
(Not fulfilling the objectives of SHGs formation)
Unwilling to accept any change
Willing to accept any change
More than 50 % members are willing for a change
20 SHGs will be selected for intervention

Fig. 2 - Outline of exploratory phase

3.4.2 – Phase II- Pre intervention phase – In pre-intervention phase the members of 20 low performing SHG will further be interviewed. The intervention plan would be prepared for each SHG based on their need and willingness.

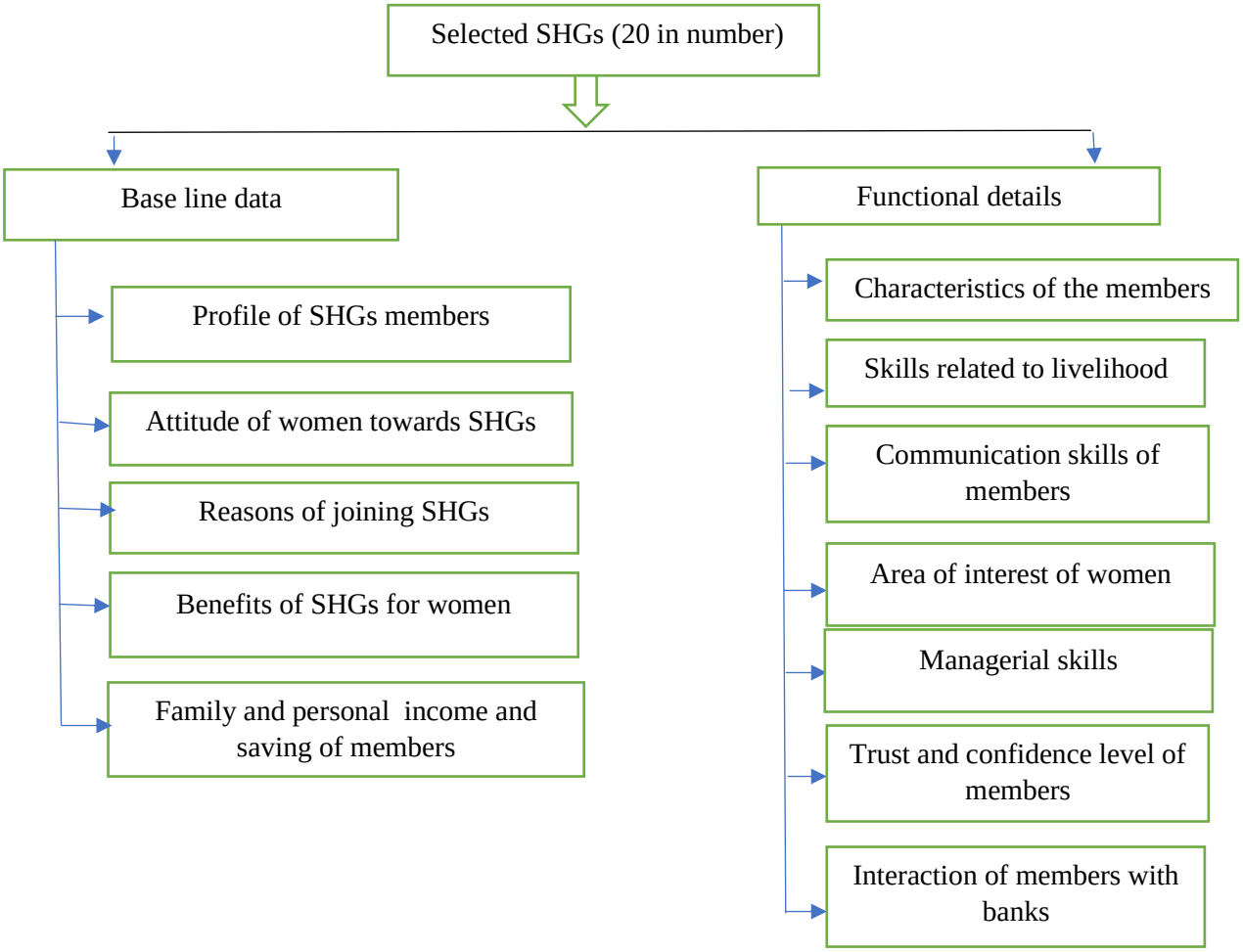

Selected SHGs (20 in number)
Base line data
Functional details
Profile of SHGs members
Attitude of women towards SHGs
Reasons of joining SHGs
Benefits of SHGs for women
Family and personal income and saving of members
Characteristics of the members
Skills related to livelihood
Communication skills of members
Area of interest of women
Managerial skills
Trust and confidence level of members
Interaction of members with banks

Fig. 3- Overview of pre intervention phase

3.4.3- Phase III: Intervention

In the present study for intervention only 20 SHGs out of the total explored SHGs will be selected. These SHGs would be the poor performing SHGs.

It would include various things a few of which are outlined in fig 4.

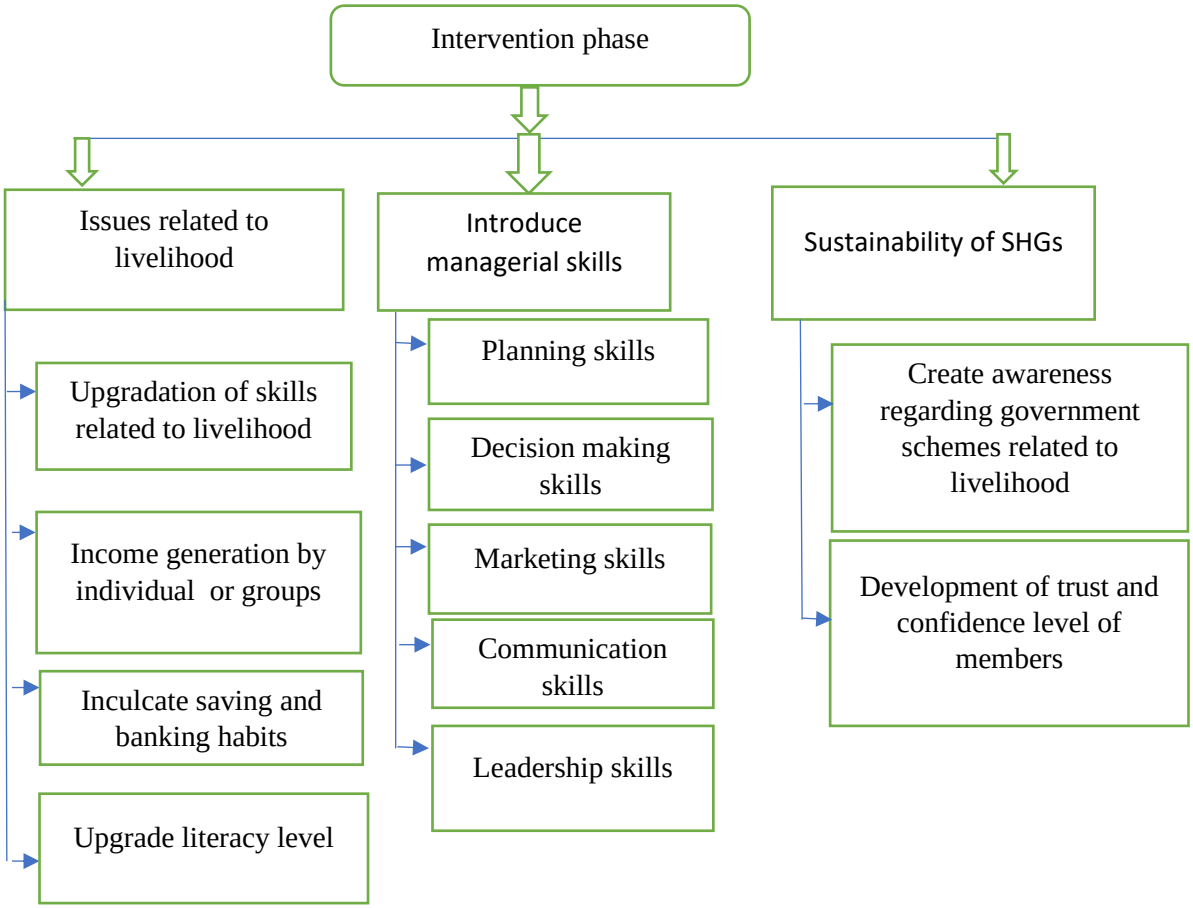


Fig. 4 - Overview of intervention phase

3.4.4- IV- Post intervention phase

In this phase the impact of intervention would be analyzed and a comparison regarding empowerment and capacity building of various skills on all the selected members of the 20 selected SHGs would be done.

An overview of post intervention phase in the present study is given below in Fig 5.

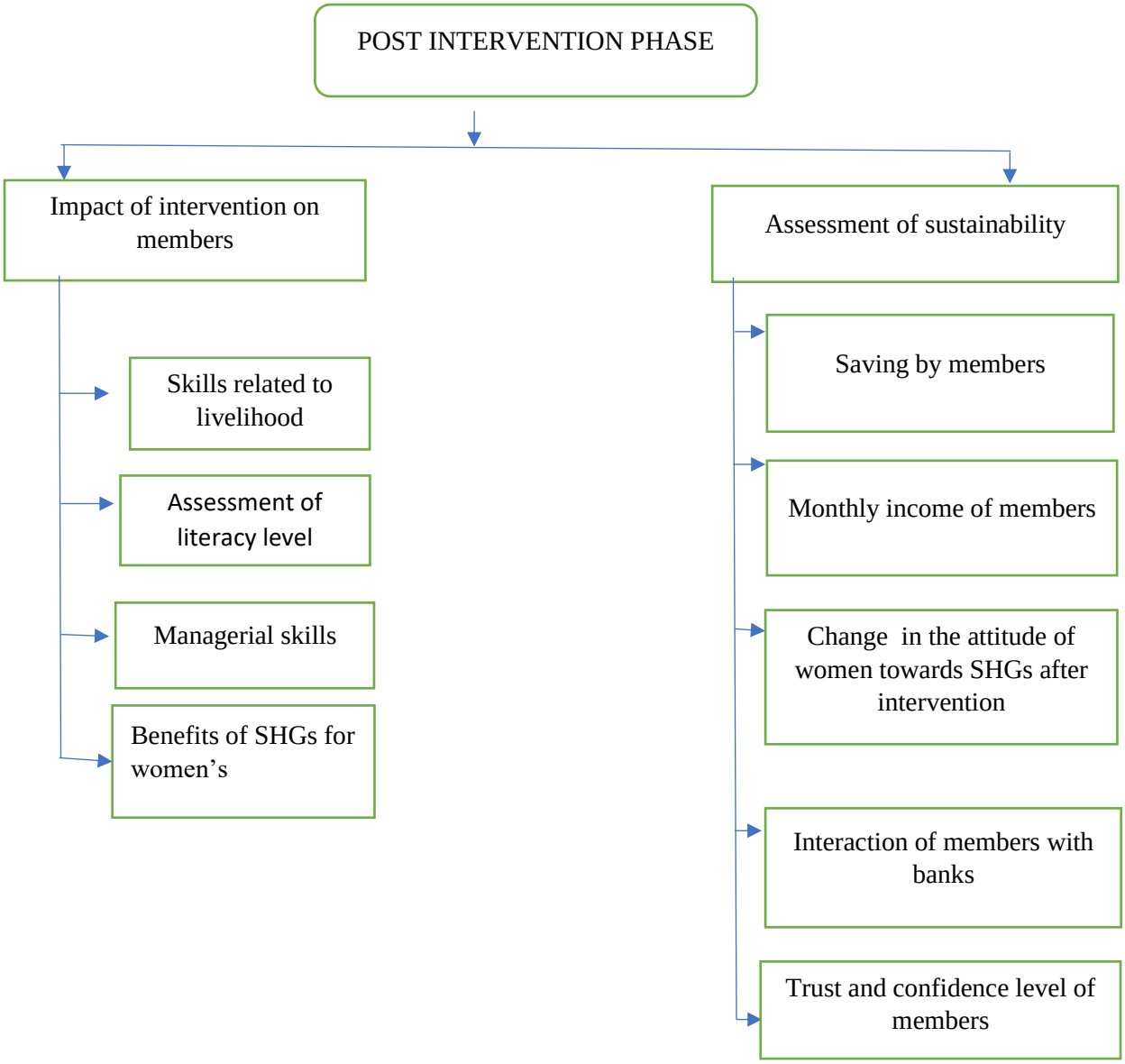

POST INTERVENTION PHASE
Impact of intervention on members
Assessment of sustainability
Skills related to livelihood
Assessment of literacy level
Managerial skills
Benefits of SHGs for women's
Saving by members
Monthly income of members
Change in the attitude of women towards SHGs after intervention
Interaction of members with banks
Trust and confidence level of members

Fig. 5- Overview of post intervention phase

3.5- Statistical analysis

In the present study, the collected data will be tabulated and analyzed using appropriate statistical techniques. Following statistical techniques will be used for the study.

- Arithmetic mean
- Percentage
- t-test of significance

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